

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

NANCY A. WILLIAMS

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:19-70217 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

June 25, 2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 04/12/2019 and confirmed on 7/23/19 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		40,802.40
Less Refunds to Debtor	200.67	
TOTAL AMOUNT OF PLAN FUND		40,601.73

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,913.00	
Trustee Fee	1,976.30	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		5,889.30

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PNC BANK NA Acct: 1383	0.00	23,688.13	0.00	23,688.13
	PNC BANK NA Acct: 1383	4,659.96	4,659.96	0.00	4,659.96
	CAMBRIA COUNTY TAX CLAIM BUREAU* Acct: 9451	4,052.87	4,052.87	1,346.55	5,399.42
					33,747.51

Priority					
	GLENN R BARTIFAY ESQ** Acct:	0.00	0.00	0.00	0.00
	NANCY A. WILLIAMS Acct:	0.00	0.00	0.00	0.00
	NANCY A. WILLIAMS Acct:	200.67	200.67	0.00	0.00
	BARTIFAY LAW OFFICES PC** Acct:	0.00	0.00	0.00	0.00
	GLENN R BARTIFAY ESQ** Acct:	3,913.00	3,913.00	0.00	0.00
	INTERNAL REVENUE SERVICE* Acct: 3338	799.98	799.98	0.00	799.98
					799.98

Unsecured					
	COMENITY BANK++ Acct: 2217	0.00	0.00	0.00	0.00
	DISCOVER BANK(*) Acct: 4564	0.00	0.00	0.00	0.00
	PORTFOLIO RECOVERY ASSOCIATES LLC Acct: 5682	1,065.24	62.93	0.00	62.93
	PORTFOLIO RECOVERY ASSOCIATES LLC Acct: 0648	682.94	40.35	0.00	40.35
	INTERNAL REVENUE SERVICE* Acct: 3338	1,043.62	61.66	0.00	61.66
	PINNACLE CREDIT SERVICES LLC	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 0001				
	CAMBRIA CAO	0.00	0.00	0.00	0.00
	Acct: 4102				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct: 5682				
	KML LAW GROUP PC** (FRMRLY BRIAN C	0.00	0.00	0.00	0.00
	Acct:				
					164.94

TOTAL PAID TO CREDITORS

34,712.43

TOTAL CLAIMED

PRIORITY 799.98

SECURED 8,712.83

UNSECURED 2,791.80

Date: 06/25/2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
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SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
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IN RE:

NANCY A. WILLIAMS

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:19-70217 JAD

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ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Nancy A. Williams  
Debtor

Case No. 19-70217-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-7  
Date Rcvd: Jun 27, 2024

User: auto  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 14

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 29, 2024:

Recip ID	Recipient Name and Address
db	+ Nancy A. Williams, 159 Sugarcamp Rd., Colver, PA 15927-4307
15117659	+ Cambria CAO, 625 Main St., Johnstown PA 15901-2124
15033180	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15032891	+ Tax Claim Bureau, 200 South Center S., Ebensburg, PA 15931-1941

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 27 2024 23:56:24	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15032886	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 27 2024 23:44:00	Comenitycb/davidsbride, Po Box 182120, Columbus, OH 43218-2120
15059387	Email/Text: mrdiscen@discover.com	Jun 27 2024 23:43:00	Discover Bank, P.O. Box 71084, Charlotte, NC 28272-1084
15032887	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Jun 27 2024 23:44:00	IRS Special Procedures Branch, 1000 Liberty Avenue, Suite 727, Pittsburgh, PA 15222-4107
15073964	Email/Text: Bankruptcy.Notices@pnc.com	Jun 27 2024 23:43:00	PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
15032888	Email/Text: Bankruptcy.Notices@pnc.com	Jun 27 2024 23:43:00	PNC Bank NA, P.O. Box 94982, Cleveland, OH 44101
15074404	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 27 2024 23:56:23	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15072142	Email/PDF: resurgentbknofications@resurgent.com	Jun 27 2024 23:56:40	Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15032889	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 27 2024 23:57:13	Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015
15032890	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 27 2024 23:56:17	Syncb/walmart, Po Box 965024, Orlando, FL 32896-5024
15033180	^ MEBN	Jun 27 2024 23:40:58	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 11

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

District/off: 0315-7

User: auto

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Date Rcvd: Jun 27, 2024

Form ID: pdf900

Total Noticed: 14

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK NATIONAL ASSOCIATION
cr	*	Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 29, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 25, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com
Glenn R. Bartifay	on behalf of Debtor Nancy A. Williams gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 4